

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: GABRILO, ZIVKO

§ Case No. 17-04352

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Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Richard M. Fogel, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$48,700.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$48,700.00</u>
Total Distributions to Claimants: <u>\$25,290.97</u>	Claims Discharged Without Payment: <u>\$1,672,188.60</u>
Total Expenses of Administration: <u>\$8,625.03</u>	

3) Total gross receipts of \$33,916.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$33,916.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$93,150.82	\$24,200.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	\$0.00	\$8,625.03	\$8,625.03	\$8,625.03
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	\$1,693,141.27	\$529,728.27	\$528,956.33	\$25,290.97
<b>TOTAL DISBURSEMENTS</b>	\$1,786,292.09	\$562,553.30	\$537,581.36	\$33,916.00

4) This case was originally filed under chapter 7 on 02/15/2017. The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/03/2018

By: /s/ Richard M. Fogel  
Trustee

**STATEMENT** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Avoidance action	1241-000	\$33,916.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$33,916.00</b>
<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

**EXHIBIT 3 - SECURED CLAIMS**

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2S	Ford Motor Credit Company, LLC	4110-000	\$24,200.00	\$24,200.00	\$0.00	\$0.00
N/F	Chase Mtg	4110-000	\$56,323.00	NA	NA	NA
N/F	Honda Financial Services	4110-000	\$12,627.82	NA	NA	NA
<b>TOTAL SECURED</b>			<b>\$93,150.82</b>	<b>\$24,200.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Richard M. Fogel	2100-000	NA	\$4,141.60	\$4,141.60	\$4,141.60
Trustee, Expenses - Richard M. Fogel	2200-000	NA	\$25.42	\$25.42	\$25.42
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$144.01	\$144.01	\$144.01
Income Taxes - Internal Revenue Service (post-petition) - DEPARTMENT OF TREASURY	2810-000	NA	\$2,135.00	\$2,135.00	\$2,135.00
Other State or Local Taxes (post-petition) - ILLINOIS DEPARTMENT OF REVENUE	2820-000	NA	\$1,261.00	\$1,261.00	\$1,261.00
Accountant for Trustee Fees (Other Firm) - Kutchins, Robbins & Diamond, Ltd.	3410-000	NA	\$918.00	\$918.00	\$918.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>NA</b>	<b>\$8,625.03</b>	<b>\$8,625.03</b>	<b>\$8,625.03</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	TD Bank, USA by American InfoSource LP as agent	7100-000	NA	\$10,488.30	\$10,488.30	\$501.49
2U	Ford Motor Credit Company, LLC	7100-000	\$1,168.32	\$771.94	\$0.00	\$0.00
3	Cavalry SPV I, LLC	7100-000	\$15,830.00	\$15,830.25	\$15,830.25	\$756.90
4	LVNV Funding, LLC its successors and assigns as assignee of FNBM, LLC Resurgent Capital Services	7100-000	\$697.00	\$810.13	\$810.13	\$38.73
5	Capital One, N.A. c/o Becket and Lee LLP	7100-000	NA	\$1,334.14	\$1,334.14	\$63.79
6	American Express Centurion Bank c/o Becket and Lee LLP	7100-000	NA	\$3,921.73	\$3,921.73	\$187.51
7	Capital One Bank (USA), N.A.	7100-000	\$0.00	\$10,700.98	\$10,700.98	\$511.65
8	Capital One Bank (USA), N.A.	7100-000	NA	\$6,884.55	\$6,884.55	\$329.17
9	Midland Funding LLCMidland Credit Management, Inc as agent for Midland Funding, LLC	7100-000	\$810.00	\$809.87	\$809.87	\$38.72
10	Midland Funding LLCMidland Credit Management, Inc as agent for Midland Funding, LLC	7100-000	\$564.00	\$564.38	\$564.38	\$26.98
11	Midland Funding LLCMidland Credit Management, Inc as agent for Midland Funding, LLC	7100-000	\$2,328.00	\$2,328.25	\$2,328.25	\$111.32

12	Midland Funding LLC Midland Credit Management, Inc as agent for Midland Funding, LLC	7100-000	\$15,570.00	\$15,570.11	\$15,570.11	\$744.45
13	CACH, LLC Resurgent Capital Services	7100-000	NA	\$2,252.40	\$2,252.40	\$107.69
14	CACH, LLC Resurgent Capital Services	7100-000	NA	\$12,789.63	\$12,789.63	\$611.51
15	CACH, LLC Resurgent Capital Services	7100-000	\$7,217.00	\$7,920.11	\$7,920.11	\$378.68
16	Clerk of the U.S. Bankruptcy Court - MB Financial Bank, as successor by merger to Americ/o Gregory A. McCormick, attorney	7100-001	\$470,988.71	\$427,306.95	\$427,306.95	\$20,430.81
17	Portfolio Recovery Associates, LLC	7100-000	\$9,445.00	\$9,444.55	\$9,444.55	\$451.57
N/F	American Chartered Bank	7100-000	\$990,360.06	NA	NA	NA
N/F	First Suburban National Bank	7100-000	\$178,163.18	NA	NA	NA
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$1,693,141.27</b>	<b>\$529,728.27</b>	<b>\$528,956.33</b>	<b>\$25,290.97</b>

**Form 1**

**Individual Estate Property Record and Report  
Asset Cases**

Exhibit 8

Page: 1

**Case No.:** 17-04352

**Case Name:** GABRILO, ZIVKO

**Trustee Name:** (330720) Richard M. Fogel

**Date Filed (f) or Converted (c):** 02/15/2017 (f)

**§ 341(a) Meeting Date:** 03/14/2017

**For Period Ending:** 05/03/2018

**Claims Bar Date:** 08/03/2017

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Household goods and related accessories 1/2 interest normal household goods and related accessories/ liquidation value- EXEMPT	2,500.00	0.00		0.00	FA
2 Wearing apparel normal wardrobe and related accessories- EXEMPT	3,000.00	0.00		0.00	FA
3 Cash Cash- EXEMPT	200.00	0.00		0.00	FA
4 Stock and business interests FFQ Construction Company/ minimal assets, 25% ownership- EXEMPT	1,000.00	0.00		0.00	FA
5 Retirement accounts IRA: TD Ameritrade IRA- EXEMPT	42,000.00	0.00		0.00	FA
6 Avoidance action (u) Trustee asserted claim against debtor's spouse to recovered transferred compensation. Settlement approved per o/c 7-20-17.	0.00	Unknown		33,916.00	FA
<b>6</b> Assets Totals (Excluding unknown values)	<b>\$48,700.00</b>	<b>\$0.00</b>		<b>\$33,916.00</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

3/31/18- TFR filed 11/20/17 and funds were disbursed on 12/21/17.

**Initial Projected Date Of Final Report (TFR):** 12/29/2017

**Current Projected Date Of Final Report (TFR):** 11/30/2017 (Actual)

**Form 2**Exhibit 9  
Page: 1**Cash Receipts And Disbursements Record**

**Case No.:** 17-04352  
**Case Name:** GABRILO, ZIVKO  
**Taxpayer ID #:** \*\*\_\*\*\*4026  
**For Period Ending:** 05/03/2018

**Trustee Name:** Richard M. Fogel (330720)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*8700 Checking  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
08/01/17	{6}	Linda S Gabrilo	Settlement proceeds per o/c 7-20-17	1241-000	33,916.00		33,916.00
08/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		47.15	33,868.85
09/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		47.09	33,821.76
10/10/17	101	DEPARTMENT OF TREASURY	30-6574026 2017 Form 1041	2810-000		2,135.00	31,686.76
10/10/17	102	ILLINOIS DEPARTMENT OF REVENUE	30-6574026 2017 Form IL-1041-V	2820-000		1,261.00	30,425.76
10/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		49.77	30,375.99
12/21/17	103	Richard M. Fogel	Distribution payment - Dividend paid at 100.00% of \$4,141.60; Claim # FEE; Filed: \$4,141.60	2100-000		4,141.60	26,234.39
12/21/17	104	Richard M. Fogel	Distribution payment - Dividend paid at 100.00% of \$25.42; Claim # TE; Filed: \$25.42	2200-000		25.42	26,208.97
12/21/17	105	Kutchins, Robbins & Diamond, Ltd.	Distribution payment - Dividend paid at 100.00% of \$918.00; Claim # ; Filed: \$918.00	3410-000		918.00	25,290.97
12/21/17	106	TD Bank, USA by American InfoSource LP as agent	Distribution payment - Dividend paid at 4.78% of \$10,488.30; Claim # 1; Filed: \$10,488.30	7100-000		501.49	24,789.48
12/21/17	107	Cavalry SPV I, LLC	Distribution payment - Dividend paid at 4.78% of \$15,830.25; Claim # 3; Filed: \$15,830.25	7100-000		756.90	24,032.58
12/21/17	108	LVNV Funding, LLC its successors and assigns as assignee of FNBM, LLC Resurgent Capital Services	Distribution payment - Dividend paid at 4.78% of \$810.13; Claim # 4; Filed: \$810.13	7100-000		38.73	23,993.85
12/21/17	109	Capital One, N.A. c/o Becket and Lee LLP	Distribution payment - Dividend paid at 4.78% of \$1,334.14; Claim # 5; Filed: \$1,334.14	7100-000		63.79	23,930.06
12/21/17	110	American Express Centurion Bank c/o Becket and Lee LLP	Distribution payment - Dividend paid at 4.78% of \$3,921.73; Claim # 6; Filed: \$3,921.73	7100-000		187.51	23,742.55
12/21/17	111	Capital One Bank (USA), N.A.	Distribution payment - Dividend paid at 4.78% of \$10,700.98; Claim # 7; Filed: \$10,700.98	7100-000		511.65	23,230.90
12/21/17	112	Capital One Bank (USA), N.A.	Distribution payment - Dividend paid at 4.78% of \$6,884.55; Claim # 8; Filed: \$6,884.55	7100-000		329.17	22,901.73
12/21/17	113	Midland Funding LLCMidland Credit Management, Inc as agent for Midland Funding, LLC	Distribution payment - Dividend paid at 4.78% of \$809.87; Claim # 9; Filed: \$809.87	7100-000		38.72	22,863.01
12/21/17	114	Midland Funding LLCMidland Credit Management, Inc as agent for Midland Funding, LLC	Distribution payment - Dividend paid at 4.78% of \$564.38; Claim # 10; Filed: \$564.38	7100-000		26.98	22,836.03

**Page Subtotals:** **\$33,916.00** **\$11,079.97**



**Form 2**

Exhibit 9  
Page: 2

**Cash Receipts And Disbursements Record**

**Case No.:** 17-04352 **Trustee Name:** Richard M. Fogel (330720)  
**Case Name:** GABRILO, ZIVKO **Bank Name:** Rabobank, N.A.  
**Taxpayer ID #:** \*\*\_\*\*\*4026 **Account #:** \*\*\*\*\*8700 Checking  
**For Period Ending:** 05/03/2018 **Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/21/17	115	Midland Funding LLCMidland Credit Management, Inc as agent for Midland Funding, LLC	Distribution payment - Dividend paid at 4.78% of \$2,328.25; Claim # 11; Filed: \$2,328.25	7100-000		111.32	22,724.71
12/21/17	116	Midland Funding LLCMidland Credit Management, Inc as agent for Midland Funding, LLC	Distribution payment - Dividend paid at 4.78% of \$15,570.11; Claim # 12; Filed: \$15,570.11	7100-000		744.45	21,980.26
12/21/17	117	CACH, LLCc/o Resurgent Capital Services	Distribution payment - Dividend paid at 4.78% of \$2,252.40; Claim # 13; Filed: \$2,252.40	7100-000		107.69	21,872.57
12/21/17	118	CACH, LLCc/o Resurgent Capital Services	Distribution payment - Dividend paid at 4.78% of \$12,789.63; Claim # 14; Filed: \$12,789.63	7100-000		611.51	21,261.06
12/21/17	119	CACH, LLCc/o Resurgent Capital Services	Distribution payment - Dividend paid at 4.78% of \$7,920.11; Claim # 15; Filed: \$7,920.11	7100-000		378.68	20,882.38
12/21/17	120	MB Financial Bank, as successor by merger to Americ/o Gregory A. McCormick, attorney	Distribution payment - Dividend paid at 4.78% of \$427,306.95; Claim # 16; Filed: \$427,306.95 Stopped on 03/21/2018	7100-000		20,430.81	451.57
12/21/17	121	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 4.78% of \$9,444.55; Claim # 17; Filed: \$9,444.55	7100-000		451.57	0.00
03/21/18	120	MB Financial Bank, as successor by merger to Americ/o Gregory A. McCormick, attorney	Distribution payment - Dividend paid at 4.78% of \$427,306.95; Claim # 16; Filed: \$427,306.95 Stopped: check issued on 12/21/2017	7100-000		-20,430.81	20,430.81
03/23/18	122	Clerk of the U.S. Bankruptcy Court	Unclaimed dividend- Claim No. 16: MB Financial Bank, as successor by merger	7100-001		20,430.81	0.00

<b>COLUMN TOTALS</b>	<b>33,916.00</b>	<b>33,916.00</b>	<b>\$0.00</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>33,916.00</b>	<b>33,916.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$33,916.00</b>	<b>\$33,916.00</b>	

**Form 2**

Exhibit 9  
Page: 3

**Cash Receipts And Disbursements Record**

**Case No.:** 17-04352  
**Case Name:** GABRILO, ZIVKO  
**Taxpayer ID #:** \*\*\_\*\*\*4026  
**For Period Ending:** 05/03/2018

**Trustee Name:** Richard M. Fogel (330720)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*8700 Checking  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****8700 Checking	\$33,916.00	\$33,916.00	\$0.00
	<b>\$33,916.00</b>	<b>\$33,916.00</b>	<b>\$0.00</b>